



IT IS ORDERED

Date Entered on Docket: September 25, 2017

The Honorable Robert H Jacobvitz
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO

In re:

MOLLY KRAFT

Case No. 7-17-11686-JA

Debtor.

**ORDER RESULTING FROM HEARING GRANTING NATIONSTAR MORTGAGE
LLC RELIEF FROM AUTOMATIC STAY AS TO THE DEBTOR AND
ABANDONMENT OF PROPERTY TO THE DEBTOR MOLLY KRAFT LOCATED AT
7504 SIGNAL AVE NE ALBUQUERQUE, NEW MEXICO 87113**

This matter came before the Court on the Motion for Relief from Automatic Stay for the Abandonment of Property to Nationstar Mortgage LLC, filed on, July 24, 2017 (DOC 10) (the “Motion”) by Nationstar Mortgage LLC (“Nationstar”) and the Debtor’s Objection to Motion for Relief filed on August 14, 2017 (DOC 16) (the “Objection”). The Court, having reviewed the record and the Motion, and being otherwise sufficiently informed, FINDS:

(a) On July 24, 2017, Nationstar served the Motion and a notice of the Motion (the “Notice”) on Christopher M. Gatton, Attorney for Debtor and Yvette J. Gonzales, Trustee (the “Trustee”) by use of the Court’s case management and electronic filing system for the transmission of notices, as authorized by Fed.R.Civ.P. 5(b)(3) and NM LBR 9036-1, and on the Debtor Molly Kraft, by United States first class mail, in accordance with Bankruptcy Rules 7004 and 9014.

(b) The Motion relates to the property located at 7504 Signal Ave NE Albuquerque, New Mexico 87113, more fully described as:

Lot numbered One (1) of Plat for Townhomes at La Cueva Subdivision, within the Elena Gallegos Grant, projected Section 18, T. 11 N., R. 4 E., N.M.P.M., City of Albuquerque, Bernalillo County, New Mexico, as the same is shown and designated on the plat thereof, filed in the office of the County Clerk of Bernalillo County, New Mexico, on February 25, 2004, in Plat Book 2004C, Folio 62,

including any improvements, fixtures, and attachments, such as, but not limited to, mobile homes (the “Property”). If there is a conflict between the legal description and the street address, the legal description shall control.

(c) The Notice provided for an objection deadline of 21 days from the date of service of the Notice, to which three days was added pursuant to Bankruptcy Rule 9006(f);

(d) The Notice was sufficient in form and content;

(e) The objection deadline expired on August 17, 2017;

(f) On August 14, 2017 the Debtor filed an Objection to the Motion.

(g) As of August 25, 2017, neither the Trustee nor any other party in interest, filed an objection to the Motion;

(h) On September 7, 2017 a Preliminary Hearing was held on the Motion before the Honorable Robert H. Jacobvitz;

(i) The Motion is well taken and should be granted as provided herein; and

(j) By submitting this Order to the Court for entry, the undersigned counsel for Nationstar certifies under penalty of perjury that, on the date this Order was presented Rose L. Brand & Associates, P.C. searched the data banks of the Department of Defense Manpower Data Center (“DMDC”), and found that the DMDC does not possess any information indicating that the Debtor is currently on active military duty of the United States.

IT IS THEREFORE ORDERED:

1. Pursuant to 11 U.S.C. §362(d), Nationstar and any and all holders of liens against the Property, of any lien priority, are hereby are granted relief from the automatic stay as to the debtor:

(a) To enforce its rights in the Property, including foreclosure of liens and a foreclosure sale, under the terms of any prepetition notes, mortgages, security agreements, and/or other agreements to which Debtor is a party, to the extent permitted by applicable non-bankruptcy law, such as by commencing or proceeding with appropriate action against the Debtor or the Property, or both, in any court of competent jurisdiction; and

(b) To exercise any other right or remedy available to it under law or equity with respect to the Property.

2. The Trustee is deemed to have abandoned the Property from the estate to the Debtor pursuant to 11 U.S.C. §554 as of the date of entry of this Order, and the Property therefore no longer is property of the estate. As a result, Nationstar need not name the Trustee as

a defendant in any state court action it may pursue to foreclosure liens against the Property and need not notify the Trustee of any sale of the Property.

3. The automatic stay is not modified to permit any act to collect any deficiency or other obligation as a personal liability of the Debtor, in the event that a discharge order is entered. The Debtor can be named as a defendant in litigation to obtain judgment or to repossess the Property in accordance with applicable non-bankruptcy law, pursuant to any discharge order entered.

4. This Order does not waive Nationstar's claim against the estate for any deficiency owed by the Debtor after any foreclosure sale or other disposition of the Property. Nationstar may file an amended proof of claim this bankruptcy case within thirty (30) days after a foreclosure sale of the Property, should it claim that Debtor owe any amount after the sale of the Property.

5. This Order shall continue in full force and effect if this case is dismissed or converted to a case under another chapter of the Bankruptcy Code.

6. This order is effective and enforceable upon entry. The 14-day stay requirement of Fed.R.Bankr.P. 4001(a)(3) is waived.

7. Nationstar is further granted relief from the stay to engage in loan modification discussions or negotiations or other settlement discussions with the Debtor and to enter into a loan modification with the Debtor.

XXX END OF ORDER XXX

RESPECTFULLY SUBMITTED:

ROSE L. BRAND & ASSOCIATES, P.C.

By: /s/Andrew P. Yarrington

ANDREW P. YARRINGTON

Attorney for Nationstar

7430 Washington NE

Albuquerque, NM 87109

Telephone: (505) 833-3036

andrew.yarrington@roselbrand.com

APPROVAL AS TO FORM:

By: Approved via telephone 9/21/2017

Christopher M. Gattton

Attorney for Debtor

10400 Academy NE, Ste. 350

Albuquerque, NM 87111

Telephone: (505) 271-1053

chris@giddneslaw.com

By: Trustee does not agree or disagree with the Order

Yvette J. Gonzales

Chapter 7 Trustee

PO Box 1037

Placitas, NM 87043-1037

Telephone: (505) 771-0700

yjgllc@yahoo.com

Copied to:

Molly Kraft

Debtor

7504 Signal Ave Ne

Albuquerque, NM 87113